

Prepared by:

Fearnley & Califf, PLLC 7028 Flower Creek Drive – Suite C Southaven, MS 38671 Phone No.: 662-536-4907 Linda J. Mathis, Attorney - MS Bar Number: 9183 Return to: Fearnley & Califf, PLLC 7028 Flower Creek Drive - Suite C Southaven, MS 38671 Phone No.: 662-536-4907

STATE OF Mississippi COUNTY OF DeSoto FHA CASE NO.: 281-264594

SPECIAL WARRANTY DEED

INDEXING INSTRUCTIONS: Lot 247, Sec D, Ross Pointe PUD, Sec 1, T2S, R8W, Plat Book 58, Page 46-47, DeSoto Co, MS

This Indenture, made this 8 day of Februar, 2011, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), and other good and valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,

Shaun Donovan, Secretary of Housing and Urban Development of Washington, D.C., (Grantor)

40 Marietta Street Five Points Plaza Atlanta, GA 30303 (404) 331-4576 No Second Number

party of the first part, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey, confirm and specially warrant unto,

Donna Young, Severalty, (Grantee(s)) 6961 Dakota Circle Olive Branch, MS 38654 (662) 213-3928 No Second Number

() as joint tenants with full rights of survivorship and not as tenants in common, (if applicable) party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi, and being more particularly described as follows, to-wit:

Lot 247, Section D, Ross Pointe PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 58, Page 46-47, in the Chancery Clerk's Office of DeSoto County, MS.

Being the same property acquired by the party of the first part pursuant to the provision of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

This Deed not to be in effect until: February 22, 2011

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the Grantee(s), forever, in fee simple; and the Grantor specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the Grantor.

Subject to any and all prior and outstanding leases, exceptions, reservations and/or conveyances of oil, gas and/or other minerals and any geothermal energy resources lying in, on and under the above described property.

Subject to any environmental condition existing upon the subject property which would cause said property to be in violation of any State and/or Federal Environmental Protection Act.

Subject to any and all covenants, restrictions, easements, conditions and rights-of-way, whether of record or of use, which affect the real property, hereby conveyed; and subject to any state of facts an accurate survey would show.

In Witness whereof the undersigned DARICE GREEN, who acknowledged that she/he is HUD's Delegated Authority of Home Telos, LP, and has set her/his hand and seal for and on behalf of the said the Secretary of Housing and Urban Development, under authority and by virtue of that delegation of authority published at 70 F. R. 4837-D-57 (July 25, 2005), as amended.

Home Telos, LP as Asset Manager Contractor for C-OPC-23637

Secretary of Housing and Urban Development

For HUD by:

Darice Green, Assistant Project Manager

OF NNESSEF

NOTARY

ON COUN

My Commission Expires JULY 7, 2014

By: HomeTelos, LP
Its: Authorized Signatory

STATE OF Tennessee COUNTY OF Davidson

My Commission Expires:

(Seal)

Parcel No.:

2 08 1 01 05 0 00247 00

Mail Tax Bills to:

Donna Young 6961 Dakota Circle Olive Branch, MS 38654

Property Address:

5599 April Dr.

Southaven, MS 38671

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Linda J. Mathis, Attorney - MS Bar Number: 9183

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